

**Table I.B.2(2009) Percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	87.6%	42.5%	66.6%	85.0%	96.3%	99.7%	59.6%	97.9%
Industry group **								
Agric., fish., forest.	66.1%	24.1%	52.4%	88.8%	94.7%	100.0%	41.8%	97.6%
Mining and manufacturing	95.4%	53.6%	83.3%	92.0%	99.0%	99.9%	78.4%	98.9%
Construction	76.5%	41.7%	80.3%	92.1%	90.5%	100.0%	64.5%	94.2%
Utilities and transp.	92.9%	38.9%	68.8%	86.1%	96.6%	99.4%	58.8%	99.0%
Wholesale trade	90.9%	58.8%	83.1%	91.2%	96.9%	100.0%	75.1%	98.0%
Fin. svcs. and real estate	93.6%	50.3%	81.1%	95.3%	99.0%	99.9%	66.5%	99.6%
Retail trade	89.4%	32.3%	66.4%	89.8%	96.4%	99.9%	54.6%	99.4%
Professional services	91.3%	51.2%	77.9%	90.8%	98.0%	100.0%	68.5%	98.7%
Other services	78.0%	34.3%	45.4%	69.6%	92.7%	98.9%	45.4%	94.6%
Ownership								
For profit, incorporated	88.9%	45.6%	69.4%	85.4%	95.5%	99.7%	63.0%	97.9%
For profit, unincorporated	75.3%	32.1%	53.8%	77.1%	96.7%	99.3%	44.4%	96.6%
Nonprofit	94.2%	55.7%	74.2%	93.1%	98.4%	100.0%	72.8%	98.9%
Age of firm								
Less than 5 years	53.7%	27.4%	44.4%	68.2%	88.6%	98.5%	38.3%	86.3%
5-9 years	67.0%	36.7%	56.8%	73.4%	92.6%	95.6%	49.7%	90.7%
10-19 years	77.8%	42.7%	67.0%	82.1%	94.3%	99.2%	58.7%	94.8%
20 or more years	93.9%	50.9%	75.5%	90.7%	97.5%	99.8%	69.6%	98.9%
Multi/single status								
2 or more locations	98.6%	61.6%	79.5%	89.0%	96.6%	99.8%	82.0%	99.0%
1 location only	71.4%	42.4%	66.0%	84.2%	96.1%	97.2%	58.5%	93.5%
Percent full-time employees								
Less than 25%	54.7%	15.4%	24.7%	43.1%	87.4%	98.5%	23.5%	87.2%
25-49 %	81.0%	33.5%	54.6%	75.4%	93.1%	99.8%	48.5%	95.5%
50-74 %	84.9%	37.8%	55.0%	81.4%	94.7%	99.1%	50.4%	97.3%
75% or more	92.4%	52.7%	79.7%	92.4%	98.0%	99.9%	71.6%	99.0%
Union presence								
No union employees	84.4%	41.9%	66.2%	84.7%	96.4%	99.5%	59.0%	97.3%
Has union employees	98.3%	66.2%	86.2%	95.4%	97.1%	99.9%	81.1%	99.5%
Unknown	95.9%	39.1%	44.2%	63.9%	90.3%	99.9%	46.1%	98.8%
Percent low wage employees								
50% or more low wage	76.5%	22.2%	35.7%	63.7%	91.7%	99.4%	34.3%	94.7%
Less than 50% low wage	92.0%	52.6%	81.0%	93.9%	98.3%	99.8%	71.6%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.2(2009) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22%	0.65%	0.96%	0.70%	0.45%	0.11%	0.46%	0.14%
<b>Industry group **</b>								
Agric., fish., forest.	4.21%	2.84%	9.09%	12.16%	10.27%	0.00%	4.76%	1.57%
Mining and manufacturing	0.27%	1.75%	2.77%	1.18%	0.68%	0.06%	1.20%	0.22%
Construction	1.28%	1.40%	1.95%	1.99%	6.75%	0.00%	1.08%	2.15%
Utilities and transp.	1.06%	5.11%	5.72%	5.81%	1.46%	0.25%	5.19%	0.46%
Wholesale trade	0.71%	1.94%	3.94%	2.99%	1.87%	0.03%	1.70%	0.69%
Fin. svcs. and real estate	0.31%	2.02%	3.25%	1.44%	0.36%	0.04%	1.29%	0.08%
Retail trade	0.65%	1.76%	2.65%	2.12%	0.79%	0.06%	1.03%	0.10%
Professional services	0.28%	1.37%	1.13%	1.17%	0.49%	0.02%	0.94%	0.18%
Other services	0.87%	1.27%	1.47%	1.69%	1.30%	0.62%	0.73%	0.60%
<b>Ownership</b>								
For profit, incorporated	0.25%	0.70%	1.17%	0.69%	0.60%	0.07%	0.42%	0.16%
For profit, unincorporated	0.66%	1.61%	1.50%	2.84%	0.95%	0.54%	1.23%	0.46%
Nonprofit	0.27%	1.37%	2.18%	1.05%	0.57%	0.02%	0.83%	0.32%
<b>Age of firm</b>								
Less than 5 years	1.75%	1.74%	3.88%	3.10%	3.50%	1.22%	1.57%	2.92%
5-9 years	1.22%	1.28%	2.54%	1.88%	1.78%	4.74%	0.73%	2.44%
10-19 years	0.41%	1.55%	1.89%	1.67%	1.17%	0.42%	0.92%	0.72%
20 or more years	0.14%	1.02%	1.11%	0.52%	0.52%	0.06%	0.62%	0.14%
<b>Multi/single status</b>								
2 or more locations	0.09%	6.76%	2.25%	1.36%	0.43%	0.05%	2.09%	0.08%
1 location only	0.56%	0.65%	1.01%	0.84%	0.95%	3.08%	0.48%	0.82%
<b>Percent full-time employees</b>								
Less than 25%	0.80%	1.36%	2.54%	3.02%	3.17%	0.57%	1.34%	1.95%
25-49 %	1.31%	1.75%	3.27%	2.68%	2.44%	0.09%	1.47%	1.21%
50-74 %	0.53%	1.25%	2.34%	2.64%	1.01%	0.48%	1.02%	0.45%
75% or more	0.15%	0.82%	1.04%	0.78%	0.47%	0.05%	0.50%	0.18%
<b>Union presence</b>								
No union employees	0.33%	0.62%	1.04%	0.75%	0.45%	0.22%	0.46%	0.26%
Has union employees	0.21%	2.57%	4.74%	2.00%	1.49%	0.08%	2.01%	0.19%
Unknown	0.35%	6.14%	4.47%	8.88%	4.30%	0.06%	4.24%	0.34%
<b>Percent low wage employees</b>								
50% or more low wage	0.55%	0.99%	1.79%	1.34%	1.25%	0.14%	0.83%	0.41%
Less than 50% low wage	0.22%	0.97%	0.93%	0.76%	0.25%	0.15%	0.50%	0.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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